

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

In re: ROBERT J HENRY § Case No. R:14-bk-13605  
JOYCE M HENRY §  
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§  
Debtor(s)

## CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

FREDERICK L REIGLE, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 05/05/2014.
- 2) The plan was confirmed on 11/20/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 10/07/2014, 02/19/2016.
- 5) The case was dismissed on 10/06/2016.
- 6) Number of months from filing or conversion to last payment: 27.
- 7) Number of months case was pending: 30.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$0.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 25,030.00
Less amount refunded to debtor(s)	\$ 0.00
<b>NET RECEIPTS</b>	<b>\$ 25,030.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 1,531.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 2,050.50
Other	\$ 0.00
<b>TOTAL EXPENSES OF ADMINISTRATION</b>	<b>\$ 3,581.50</b>
Attorney fees paid and disclosed by debtor(s):	\$ 1,469.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
QUANTUM3 GROUP LLC as agent for	Uns	20.00	20.50	20.50	0.00	0.00
UGI UTILITIES INC	Uns	0.00	691.68	691.68	0.00	0.00
NCEP LLC	Sec	11,306.71	11,323.54	12,821.35	12,821.35	0.00
STEPHEN J ROSS ESQ	Lgl	0.00	1,531.00	1,531.00	1,531.00	0.00
METROPOLITAN EDISON COMPANY	Uns	0.00	122.66	122.66	0.00	0.00
BERKS COUNTY TAX CLAIM	Sec	7,377.86	0.00	0.00	0.00	0.00
PENNSYLVANIA AMERICAN WATER	Uns	0.00	151.17	151.17	0.00	0.00
LVNV FUNDING LLC	Uns	0.00	580.34	580.34	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	174.72	174.72	0.00	0.00
REVERSE MORTGAGE SOLUTIONS	Sec	243,338.48	258,551.04	33,013.55	4,567.25	0.00
A&K AWNING SERVICES, L.P.	Uns	111.30	NA	NA	0.00	0.00
ACCT RECOV	Uns	229.00	NA	NA	0.00	0.00
AMERICAN MEDICAL COLLECTION	Uns	54.38	NA	NA	0.00	0.00
AMERIFINANCIAL SOLUTIO	Uns	46.00	NA	NA	0.00	0.00
BERKS CREDIT & COLL	Uns	961.00	NA	NA	0.00	0.00
CB OF THE HUDSON VALLEY	Uns	1,426.00	NA	NA	0.00	0.00
COLLECTION SPECIALISTS	Uns	446.00	NA	NA	0.00	0.00
DOUGLASSVILLE FAMILY DENTAL	Uns	522.79	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
FORD CREDIT	Uns	34,590.00	NA	NA	0.00	0.00
NATIONAL CREDIT ADJUSTERS	Uns	1,555.57	NA	NA	0.00	0.00
NATIONAL RECOVERY AGEN	Uns	37.00	NA	NA	0.00	0.00
PREMIER IMMEDIATE MEDICAL	Uns	438.43	NA	NA	0.00	0.00
RETRIEVAL MASTERS CREDITORS	Uns	44.62	NA	NA	0.00	0.00
UNITED STATES TREASURY (IRS)	Pri	4,420.97	4,059.90	4,059.90	4,059.90	0.00
UNITED STATES TREASURY (IRS)	Uns	3,810.12	4,297.44	4,297.44	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 33,013.55	\$ 4,567.25	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 12,821.35	\$ 12,821.35	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 45,834.90</b>	<b>\$ 17,388.60</b>	<b>\$ 0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 4,059.90	\$ 4,059.90	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 4,059.90</b>	<b>\$ 4,059.90</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 6,038.51</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 3,581.50
Disbursements to Creditors	\$ 21,448.50
<b>TOTAL DISBURSEMENTS:</b>	<b>\$ 25,030.00</b>

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 12/01/2016

By: /s/ Frederick L. Reigle, Esq.  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.